

Certificate Number: 15317-PAE-DE-031687667

Bankruptcy Case Number: 13-18278



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 28, 2018, at 4:22 o'clock PM PDT, Frank Adams completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: September 28, 2018 By: /s/Jonald Gutierrez

Name: Jonald Gutierrez

Title: Counselor